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Docket No. 064754-0012

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I certify that on June 6, 2002, which is the date I am signing this certificate, this correspondence and all attachments mentioned are being deposited in the United States Postal Service first-class mail in an envelope addressed to: Commissioner of Patents, Washington, D.C. 20231.

  
Jessica Brown

**PATENT**  
**Applicant:** Atanas Stoyanov et al.  
**Serial No.:** 10/057,436  
**Filing Date:** January 25, 2002  
**Title:** COMPUTERIZED AND  
RETAIL FINANCE PROGRAM  
SELECTION SYSTEMS  
AND METHODS  
**Group Art Unit:** 2164  
**Examiner:** Not known

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Commissioner of Patents  
Washington, D.C. 20231

**TRANSMITTAL OF POWER OF ATTORNEY**

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**GROUP 3600**

Sir:

Enclosed please find the Power of Attorney for the above-referenced patent application, executed by the assignee.

Please charge any necessary fee to our deposit Account No. 501946. We enclose a duplicate copy of this paper.



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